Aviva Life Insurance Company

A Stock Insurance Company

Home Office: Wilmington, Delaware
Executive Office: Quincy, Massachusetts

Contract Number SS475143

Annuitant DANIEL PORTER

MAY 9, 2003 Date of Issue

FOR VALUABLE CONSIDERATION AS AGREED BETWEEN APPLICANT-OWNER AND AVIVA Single Premium

We will make Annuity Payments to the Annuitant starting on the First Payment Date if the Annuitant is then living. Our payments will continue during the lifetime of the Annuitant. The amount of the Annuity Payments and the period of time for which each payment is made are stated in the Contract Data. Upon receipt of due proof of the death of the Annuitant prior to the end of the Guaranteed Period, a Death Benefit will be paid to the Beneficiary. It will be in accord with the applicable Mode of Payment. When a payment depends upon the survival of the Annuitant, our liability shall end with the last payment due prior to the death of the Annuitant.

The provisions on this and the following pages are a part of this contract between you and us.

Signed in Boston, Massachusetts on the Date of Issue.

READ YOUR CONTRACT CAREFULLY. This policy is a legal contract between you and us.

10 DAY RIGHT OF EXAMINATION

Within 10 days after this contract is first received, it may be cancelled for any reason by delivering or mailing it to the Company at Boston, Massachusetts or to the Agent through whom it was purchased. Upon cancellation the Company will return any premium paid.

Hans L. Carstensen, III
President

Gerard J. Guimond
Secretary

Non-Participating
(Annual dividends will not be paid)

Single Premium payable at Date of Issue.

Annuity payments made during the life of Annuitant.

Death Benefit during Guaranteed Period as specified in the applicable Mode of Payment.

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1. Definitions

"We", "us" or "our" refers to the Aviva Life Insurance Company.

"You", "your" or "yourself" refers to the Owner.

"Boston Office" refers to the Executive Office of the Company at 108 Myrtle St, Quincy, MA 02171.

2. Contract Data

Contract Number	SS475143	MAY 9, 2003	Date of Issue
Annuitant	DANIEL PORTER	FOR VALUABLE CONSIDERATION AS AGREED BETWEEN APPLICANT-OWNER AND AVIVA	Single Premium
		Guarantee Period Ends	SEE BELOW
First Payment Date	SEE BELOW	Mode of Payment	A
Annuity Payment of	SEE BELOW	Payable	MONTHLY

SCHEDULE

The first annuity payment in each year is shown below. These payments are payable MONTHLY in the year shown. Contract years and their anniversaries will be computed from the Date of Issue of this contract. The first annuity payment for years not shown is available from us upon request.

Contract Year	Annuity Payment
	$555.08 PAYABLE QUARTERLY, BEGINNING 07/2/2004, GUARANTEED 13 YEARS, WITH THE LAST PAYMENT ON 04/02/2017
	$275.00 PAYABLE MONTHLY, BEGINNING 07/02/2017, GUARANTEED 12 YEARS AND LIFE

3. General Provisions

1. Policy Contact This contract was issued in consideration of the single payment of premium as provided herein. In issuing the contract we relied upon the statements made in the application. The contract, any attached riders and the application constitute the entire contract. All statements made by or on the Annnitant's behalf shall, in the absence of fraud, be deemed representations and not warranties. We will not use any statement to void this contact or to defend against a claim under it unless such statement is contained in such application. No person, except our President or Secretary, has power on our behalf to make or modify this contact to any extent.

2. Premium: The premium shall be payable:

(a) At our Boston Office; or

(b) To an agent of ours in exchange for a receipt signed by our President or Secretary and countersigned by the agent.

3. Mode of Payment:

Mode A: Life Annuity with a Certain Period:

Under this mode, annuity payments are made to the ANNUITANT during his or her lifetime. Upon our receipt of due proof of his or her death before the end of the Guaranteed Period, we will continue the scheduled payments, each on its due date, to the Beneficiary. They will continue to the end of the Guaranteed Period.

Mode B: Life Annuity with Cash Refund:

Under this mode, annuity payments are made to the ANNUITANT during his or her lifetime. Upon our receipt of due proof of his or her death before the end of the Guaranteed Period, we will pay to the Beneficiary an amount equal to the single premium which purchased this annuity less the sum of annuity payments made by us.

Mode C: Life Annuity with Installment Refund:

Under this mode, annuity payments are made to the ANNUITANT during his or her lifetime. Upon our receipt of due proof of his or her death before the end of the Guaranteed Period we will continue the scheduled payments each on its due date to the Beneficiary until the total amount paid, including the final payment which may be smaller than the preceding payments, shall equal the single premium.

4. Non-Participating: This contract shall not be credited with any surplus or dividend.

5. Ownership: This contract belongs to you the OWNER, as stated in the application or to your successor or transferee. As used herein the word "you" includes such successor or transferee. During the lifetime of the ANNUITANT, the rights and privileges may be exercised by you. Consistent with the terms of any BENEFICIARY designation and any assignment, you may, during the lifetime of the ANNUITANT:

(1) Assign this contract;

(2) Amend or modify this contract with our consent;

(3) Exercise any right, receive any benefit, or enjoy any privilege contained in this contract.

We reserve the right to require this contract for endorsement of any assignment, change of BENEFICIARY designation, amendment or modification.

6. Transfer of Ownership: You may transfer this contract and all of your rights under it by a written form acceptable to us. Such transfer shall be endorsed on this contract and shall be effective on the date it is signed. The transfer will be subject to any payment made or action taken by us before this contract is endorsed.

7. Assignment: No assignment of this contract will be binding on us unless it is in writing and until it is received by us at our Boston Office. We will not be responsible for the validity of any assignment.

Any assignment will be subject to the terms of this contract.

8. Beneficiary:

You may make a change of BENEFICIARY provided you reserved the right, by filing an acceptable written notice of change with us. The change will not take effect until it is recorded by us at our Boston Office. When recorded, the change will take effect on the date the notice was signed. If the ANNUITANT should die between the time the change of BENEFICIARY notice is signed and the time it is received by us at our Boston Office, the change will still take effect provided it was received by us within 30 days after it was signed; otherwise such a change received by us after the death of the ANNUITANT will not take effect. Any amount paid before we record a change of BENEFICIARY will not be subject to the change.

The interest of any BENEFICIARY who dies before the ANNUITANT will end at the death of the BENEFICIARY. The interest of any BENEFICIARY who dies at the time of or within 30 days after the ANNUITANT'S death will also end if no amount has been paid to that BENEFICIARY. If the last survivor of the ANNUITANT and all BENEFICIARIES die before the end of the Guaranteed Period then present value of any unpaid Death Benefit in accord with the applicable Mode of Payment shall be commuted by us at the same rate(s) of interest as that used to determine the premium charged. It will be paid in one sum to the executors or administers of such last survivor.

9. Misstatement of Age or Sex: The issue of this contract is based upon the date of birth and sex of the ANNUITANT as shown in the application. If the age or sex of the ANNUITANT has been misstated any amount payable hereunder shall be such as the premium paid would have purchased at the correct age and sex. Any over payments made by us on account of such error, with interest thereon at the same rate(s) as used to determine the premium charged, shall be charged against any future payments by us. Any under payments made by us shall be adjusted in the same manner and credited with the next payment.

10. Evidence that the Annuitant is living: We may defer any payment due during the lifetime of the ANNUITANT until we have been given satisfactory evidence that the ANNUITANT is living.

11. Home Office: Our Home Office is in Wilmington, Delaware. We are incorporated under the laws of the state of Delaware. Our Executive Office is located in Boston, Massachusetts.